

2020 Annual Report

A Year of Stepping Up



**MICROFINANCING
PARTNERS IN AFRICA**



MICROFINANCINGAFRICA.ORG

LETTER FROM THE EXECUTIVE DIRECTOR

Dear Friends,

I am grateful for the impact that human connections can have. With relationship/partnership as the priority, we offer a hand up from poverty to possibility. Together, we rise.

In 2020, we heard of mothers without access to transportation walking long distances to reach a clinic to give birth but not making it. We heard of teachers without work taking their lives in desperation. We heard of girls, sent home when schools closed, being assaulted. We heard of families, prevented from working their market projects in the slums, suffering from starvation. The pandemic already has had harrowing impacts on those with few resources.

MPA sent \$200,000+ in emergency funding to our partners for forgivable loans for food; for transporting at-risk pregnant women; for educating on social distancing, handwashing, and masks. MPA stepped up.



MPA funded transportation from the clinic to home for this new mother in Rakai, Uganda.

We welcomed four new partner organizations (3 in Uganda, 1 in Kenya) and expanded into two new countries: Zambia and Zimbabwe.

We launched a newly defined MPA Scholarship Program to provide an education to those in need as well as to increase microfinancing education.

We re-assessed and re-launched our reporting expectations from partners to align even more closely with the change we want to see in the world.



MPA funded \$20 USD emergency loans to new members of MACODEP in Got Osimbo, Kenya.

We welcomed our first full-time staff member, Prim Mungwari, as MPA's Program and Grant Manager. Prim already is emerging as a thoughtful, results-oriented leader.



MPA staff adapts to safer-at-home mandates.

Donors stepped up. Despite limitations on gathering in person, donors have been generous. Your connection to MPA's mission truly is what makes it possible to support our partners through the pandemic and to help them reach more people faster with the good work they do in providing big change through small loan programs.

THANK YOU.

Stay safe and well,

Heather Cammarata
Executive Director

YOUR DONATION MULTIPLIES FROM ONE HAND UP TO MANY

MPA stands for "Microfinancing Partners in Africa." The word "partners" is inclusive for us. We partner with you, our generous donors, to steward your gifts for maximum impact. We partner with grassroots organizations doing great microfinancing.

Through these groups, MPA partners with people living in the direst of circumstances: desperate poverty with its underlying burdens and threats to health, community, and dignity. The people who are struggling to climb out of such extreme poverty are not merely recipients of charity.

They are our heroes. They work so hard in a difficult world. They, too, are our partners. There are no better advocates for systemic change than the people who have seen success through small income projects.

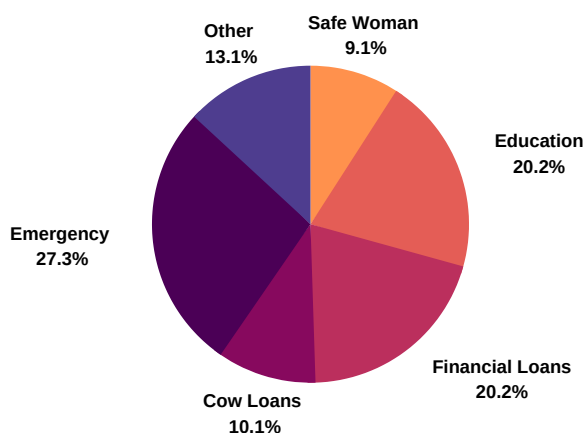
How can we not be inspired?



\$764k

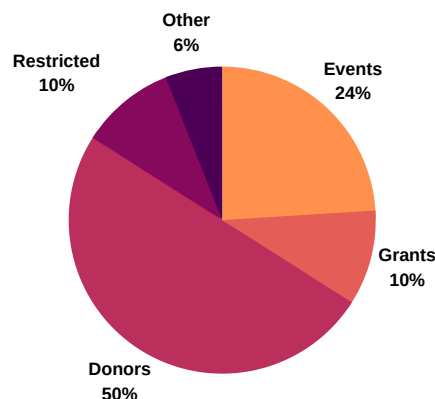
PROGRAM SPENDING IN 2020

Throughout 2020 MPA spent \$763,998 on qualified microfinancing programs and projects. All of these recipients throughout Africa thank YOU for making their dreams of lifting themselves out of extreme poverty a reality.



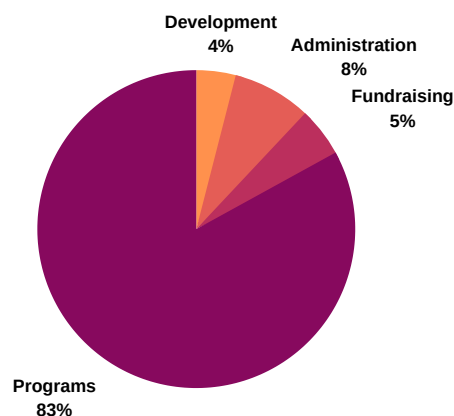
2020 PROGRAM SPENDING

Safe Woman \$70,325
Education \$152,560
Financial Loans \$153,575
Cow Loans \$80,000
Emergency Loans \$204,050
Other Program Expenses \$101,289
Water \$2,199



2020 DONATIONS

Grants \$92,662
Events \$224,591
Donors \$463,747
Restricted Funds \$91,428
Other Income: \$53,221



2020 EXPENSES

Programs \$763,998
Administration \$78,485
Fundraising \$42,784
Development \$37,810

WHERE WE WORK

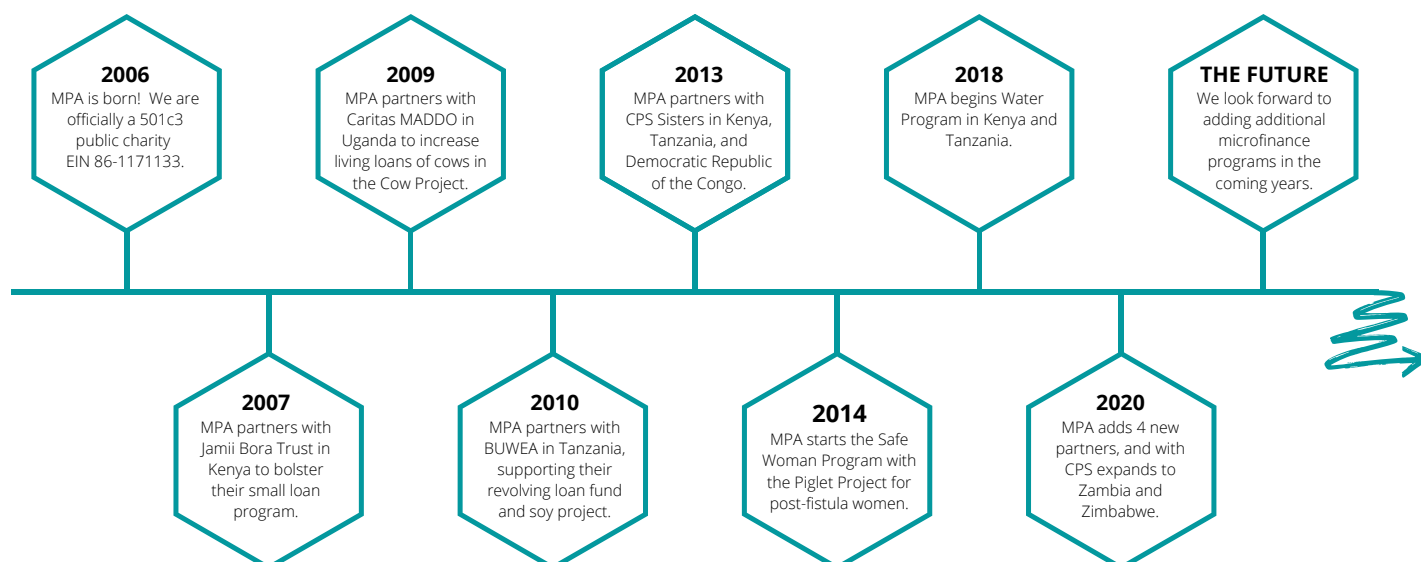
Each of our programs follows a model of “microfinancing the MPA way.” Some do this within a “dollars-and-cents” financial loan structure; others do this by applying the principles of microfinancing to a pay-it-forward economic empowerment program. Each of our programs requires that members save or invest in some way; clearly communicate the terms by which the loan will be repaid or paid forward; train and support members to navigate the inevitable obstacles; and ultimately empower communities to implement economic solutions at the grassroots level.

Our Program Locations

- KENYA**
 - Education Program
 - Water Program
 - Loans Program
- TANZANIA**
 - Education Program
 - Water Program
 - Loans Program
- UGANDA**
 - Education Program
 - Safe Woman Program
 - Loans Program
 - Cows Program
 - Water Program
- DEMOCRATIC REPUBLIC OF THE CONGO**
 - Education Program
 - Water Program
 - Loans Program
- ZAMBIA**
 - Education Program
 - Loans Program
- ZIMBABWE**
 - Education Program
 - Loans Program



Our History



HOW MPA MAKES A DIFFERENCE

MPA is working with organizations in Africa in five categories of microfinancing programming: Financial Loan Program, Cow Living Loan Program, Clean Water Program, Education Program, and Safe Woman Program. At the center of each of these programs is the opportunity for a hand up from poverty to possibility available to all no matter their race or religion.



LOAN PROGRAM

MPA supports individual income projects, group projects, savings and credit unions.



COW PROGRAM

Subsistence farmers who have successfully trained and prepared their farms receive a "living loan" of a cow.



CLEAN WATER PROGRAM

Small loans or pay-it-forward commitments offer access to a filter-plus-bucket system. As loans are repaid, funding is available to expand access to clean water.



EDUCATION PROGRAM

MPA supports access to financial services and education, and encourages partners with schools to include microfinancing in their curriculums through a unique and developing scholarship program.



SAFE WOMAN PROGRAM

For post-fistula women we have piglet income projects and alternative income projects, and for pregnant women, we have ultrasound services for improved antenatal care as well as village health center income projects for sustainability.

Our Impact in 2020

22,389 MEMBERS IN MICROFINANCING GROUPS

\$764K EXPENDED ON PROGRAMS

\$204K PROVIDED IN EMERGENCY RELIEF FUNDS AMID COVID-19

3,972 SAVINGS GROUPS

132,342 PEOPLE REACHED

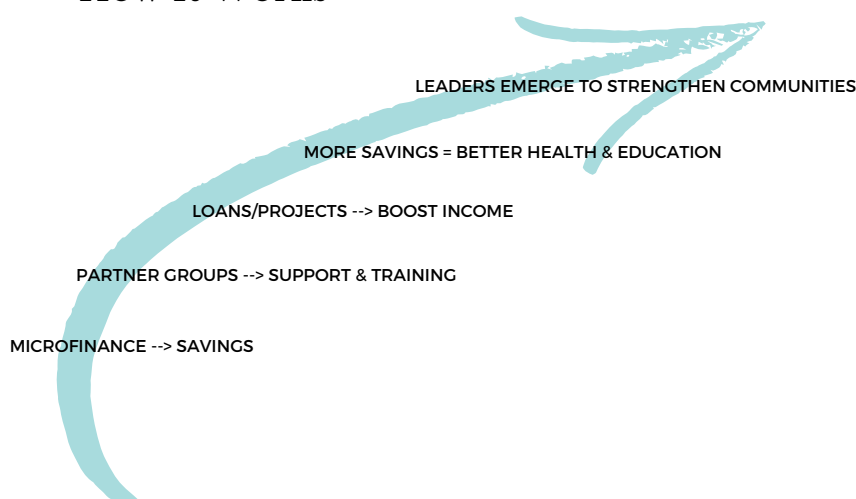
A HAND UP THE MPA WAY

Our projects share many key success factors:

- Those in extreme poverty benefit
- Beneficiaries must save or invest
- Loan terms are clear
- Training & support boost success
- Projects are open to all regardless of tribe or religion



How It Works



Our Vision

When people can provide for their needs both within their families and within their communities, **peace can happen.**

Our Mission

MPA empowers those living in extreme poverty to lift themselves up with dignity through access to services and education by providing grants for the strengthening and expansion of microfinancing programs in Africa.

WHAT DOES SUCCESS LOOK LIKE

So Much More Than Sending Money

MPA understands that a person's exclusion from a role in the production of a marketable product impoverishes the person. An empty wallet or pocket is merely a symptom of this exclusion. A gift of cash may temporarily relieve the symptom, but it will not cure the condition. Participation in the production of valued goods and services is the cure for persistent poverty.

We focus on helping people build businesses from scratch because of the extreme poverty of the surrounding communities. When there are few businesses offering jobs, we help people create businesses. When there are no local lenders, we assist with loans. Where there is no business experience, we help with education and coaching. When the consequences of poverty, such as illness or alcoholism, threaten to undermine the young entrepreneur, we look for mitigating solutions. MPA, in partnership with like-minded African organizations, works to help people in poverty begin businesses and, despite the endemic obstacles, succeed.

MPA has not chosen this holistic approach from among a variety of mission options. Over our fifteen years of service, we have learned that this is the only approach that respects the persons helped, forms a healthy partnership with them, and makes a lasting improvement in the lives of our partners among the poor in Kenya, Uganda, Democratic Republic of the Congo, Zambia and Zimbabwe.

USING THEORY OF CHANGE TO MEASURE OUR IMPACT

MPA uses a planning, participation, and evaluation methodology called Theory of Change (ToC) to develop evidence-based program strategies and map out the change we expect to see.

WHAT ARE THE CHANGES WE EXPECT TO SEE



IMPROVED STANDARD OF LIVING

- Food/ Diet
- Hygiene and Sanitation
- Water Access
- Housing Improvements



INCREASED FINANCIAL ABILITY

- Financial Management
- Training
- School Fees
- Savings
- Business Growth
- Emergency Reserves
- Special Occasion Reserves



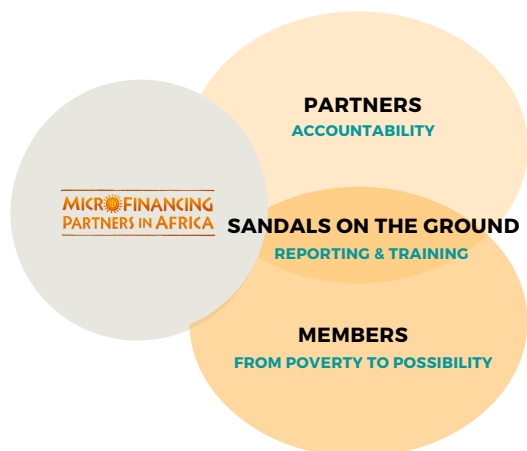
INCREASED CAPACITY BUILDING

- Business School (continued education)
- Leadership



SANDALS ON THE GROUND—AGENTS OF CHANGE

OUR COLLABORATION STRUCTURE



Virtual Connection

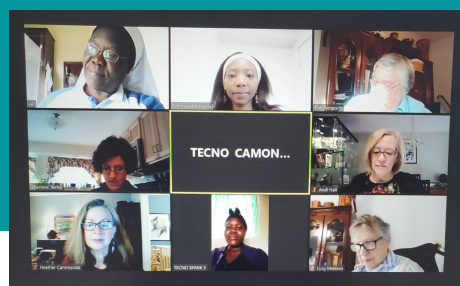
Unable to travel to Africa because of the pandemic, MPA staff began meeting with our partners through ZOOM. We adapted to a new reality and have seen many surprising positive results. By meeting with our partners virtually, we were able to coordinate projects, conduct trainings, and receive constructive feedback. We learned to appreciate how the technology could give us immediate access to our partners on the ground, quick updates on pressing needs, and the ability to respond with timely support. This ability proved crucial for our response to the dire needs brought on by the pandemic.

We created platforms for sharing information with our partners. We shared ideas, conducted training sessions, and interviewed candidates for new partnerships. By the end of the year, we had met with every partner group, thus strengthening our efforts and solving challenges. Having dealt effectively with the difficulties of 2020, we approach the new year expecting to combine technology with face-to-face visits to our partners in Africa. We are so grateful for our partners' perseverance and patience as we learned new ways to maintain our partnership and pursue our goals.

EXPANDING ONWARD!



Through the Sandals on the Ground (SOTG), MPA expanded its outreach in the Democratic Republic of the Congo and in Uganda. Trainers have been enlisted to work directly with small groups who need mentoring in microfinancing. These trainers teach livestock projects, farming, how to set up and maintain small businesses, and how to use and maintain water filters. During 2020, these trainers have conducted 73 trainings reaching over 950 participants.



SR. ANNET



When Sister Annet Nyaga grew worried about the morale and resolve among the members of small MPA groups, she set off on a twenty-day trip across East Africa traveling from Kenya through Tanzania to the island of Zanzibar. Her goal was to encourage MPA groups not to give up during the pandemic. As a Sandal on the Ground (SOTG) for the Missionary Sisters of the Precious Blood, Sr. Annet's role has been critical in monitoring and evaluating programs, offering guidance, and staying in touch with the MPA staff.

Born in Kenya, Annet joined the Missionary Sisters of the Precious Blood in 2001 after finishing high school. Because of her passion for education, Dick and Nancy Arnoldy provided her with a scholarship for a Bachelor's Degree in education. She shares, "I see 'Education is Power'. I love to see people progress in all aspects of human life. Discovering the meaning of life in their present situations today prepares them for tomorrow." As one of MPA's first scholarship recipients, Sister is paying forward by coordinating 32 small loan groups and 3 projects in East Africa. She teaches new group members about microfinancing and helps them evaluate their progress and make plans for running sustainable businesses.

Like all our Sandals on the Ground (SOTG), Sr Annet is always on the job, offering a listening ear, a guiding hand, and an encouraging word to her people during the pandemic. Her energy and devotion help MPA to achieve program goals as she travels from village to village offering wisdom and hope.

LOAN PROGRAM

CONTINUALLY GROWING

Jamii Bora Trust, in existence for 32 years, is MPA's largest partner. The Trust has a Savings and Credit Cooperative Organization (SACCO) called Yawezekana. To be a member of the SACCO one must pay dues. Since many of the people who live in extreme poverty could not pay the membership dues, the Trust started a secondary loan program.

This secondary loan program, The Tumaini Loan Program, involves mentorship by peers who were once in a similar circumstance and know what it takes to work oneself out of poverty. Very small loans, as little as \$10, are given to those who show interest in having a better life. The program teaches these new members to invest in a small business and grow their savings. Ingrid Munro, founder/director of Jamii Bora Trust says, "The poor must be creative to survive." Once a person returns her first loan she has access to receiving a higher loan, gradually building up enough savings to join Yawezekana.

To date, Yawezekana has 18,507 members from or around the slums in Nairobi, Kenya. The average loan in 2020 was \$50.00 with a rate of 92% repayment. Members of the Trust and those in the Tumaini program were assisted by MPA with \$35,000 in emergency funds in 2020.



TUMAINI LOANS IN ACTION: MAGU SELF-HELP GROUP

Five women joined the Tumaini program in December 2020, each receiving shillings 1,000 (9.25US\$). They formed the Magu Self-help group. Three of those five women are highlighted below.



CECILIA

Cecilia was born 1975 and lives with her husband, their 4 children and 2 grandchildren in one room in Makina area in Kibera slum. She cooks the popular chapati and serves tea and chapati on the roadside. Two weeks in, she had already paid back 450 shillings. Her aim is to qualify for more funds and be able to increase her sales during the Christmas period.



MERCY

Mercy used to run a women's hairdressing business. She lives with her son who is 10 years old. The financial crisis forced her to close her business of hairdressing, a luxury in this difficult financial time. To get by, Mercy started selling salads of mixed vegetables at 20 shillings which is less than a dollar per plate. She wakes up at 3 a.m. every day and leaves to go to the market and get the best vegetables. Mercy is paying her loan every week and plans to get another loan to increase her business.



JOSEPHINE

Josephine runs a mobile business and sells tea, onions, and tomatoes on the roadside. She is 45 years old and lives with her 3 children who are now young adults 20-25 years old. Josephine pays 100 shillings every week, aiming to repay her loan in ten weeks and then get another loan. She wants to establish a small location for her business instead of having to walk around the whole day.

LOAN PROGRAM

WOMEN'S GROUPS MAKE GOOD USE OF MPA LOANS

Women's exclusion from economically viable business and employment opportunities is well documented. For this reason, Bukoba Women's Empowerment Association (BUWEA) and St. Joseph Matala Women's Umbrella group (SJM) have worked tirelessly to ensure women can succeed in the world of business.



BUWEA, which started with only 8 members, has grown its membership by 2020 to 1344 members forming 161 small groups. They sell their soy products locally and in Dar es Salaam, the largest city in Tanzania and the country's economic hub. Although the pandemic affected the groups in a negative way, 90% of the microfinancing loans have been repaid by the group members. During the pandemic, members of the groups provided valuable community service. They educated the community about handwashing and set up hand washing stations. In early April the women of BUWEA started making and selling soap and facemasks. They also distributed masks to the elderly and the vulnerable.

In 2020, BUWEA's financial accountability and business structures allowed them to benefit from a program in which they could purchase grinding mills at 40% of the cost. The government of Tanzania paid the remaining 60%. In addition, the group was awarded two motorcycles in recognition of their hard work.

- **\$153,575 funded for loans**
- **22,389 MEMBERS IN LOAN PROGRAM**
- **60-92% loan repayment rate in 2020**
- **71% of participants report a profit**



WOMEN IN LEADERSHIP ROLES

In 2019 St. Joseph Matala (SJM) broke ground to build a maize mill to benefit members of groups who are mainly in agriculture. In Matala, Uganda, where the groups are based, the staple food is Kawunga/ Posho, a pap made from maize flour. Thus, maize flour is in high demand.

The Maize Mill was opened on July 1, 2020. Already the mill has processed several tons of maize brought in by the members and sold to neighboring markets! Led by a team of women who operate the machinery, the mill is a reminder that women can and are taking up positions in previously male-dominated industries.

Membership in the SJM groups has increased to 930 members. Loan repayment is 85%; and members report an improved standard of living and financial stability. Recognized as an emerging community leader, SJM teaches microfinancing to other community-based organizations.

GRANTS IN ACTION

In 2020, Broader Vision Savings Group in Entebbe, Uganda, started a chicken project. Based at Broader Vision school, the project's goal was to increase the protein consumption of the students.

The chickens started laying eggs in October. By the end of the year there were enough eggs to provide at least 3-4 eggs per week for each student! Surplus eggs are also sold to the people in the neighborhood. The 48 members in the group are able to build savings and have money available for personal loans.



COW PROGRAM

Mityana Replicates Masaka's Success

While Masaka's Cow Project continues to provide pass-on cows from the Breeding Center and successful farmers, a new Cow Project is underway in Mityana, Uganda. Since its start in 2019 to the end of 2020, the Mityana Cow Project has helped train 14 groups of farmers. They invested in themselves by adopting best practices in livestock care, sustainable farming methods, hygiene requirements, and building cow sheds. In October 2020, Bishop Zziwa handed over 70 cows to qualified farmers. These cows serve as revolutionaries—they change lives! Their daily production of 12 liters of milk feeds the families and generates income when the milk is sold. Manure and urine fertilize the banana plants and coffee plants, improve the soil, and increase crop yields. Extra manure is sold for income. The living loan Cow Program transforms the community: people's health improves with access to protein-rich milk and with the adoption of better sanitation and hygiene. Farmers are building on their success, growing their savings and expanding other farm-based income projects.



Asia Kimbugwe is raising five children in Mityana, Uganda, a poverty-stricken rural area 4 hours west of the capital city of Kampala. This responsibility is a heavy burden for Asia. Through the Mityana Cow Program, Asia and 446 parents like her are leveraging sustainable farming methods into thriving income projects. 100 of these farmers will be ready to receive a cow in 2021.



Families thrive through the Cow Program.

Mityana Cow Project 2020 Status:

- 70 cows in 2020 (135 since 2019)
- 92 homes with kitchen-vegetable gardens newly built
- 180 hand washing stations constructed
- 135 rubbish pits dug for waste
- \$80,000 funded

Masaka Cow Project 2008-2020 Status:

- 1126 original cows
- 200 pass-on cows (with more every year)
- 200 cows at breeding center
- 662 1st generation pass-on cows
- 87 2nd generation pass-on cows
- 20 3rd generation pass-on cows
- New Dairy nearing completion

WATER PROGRAM

SAFE WATER FOR ALL

Imagine this: you get up in the morning and go to the bathroom to wash your face. You reach for the tap. It's not there. There are no taps. You rush to the kitchen. No taps. You pour out the last cup of water from a plastic jug for your daughter and your son. As the "little one" takes his sips, you wonder if his latest bout of diarrhea came from the water. You run through your day. You do not have three hours to spend fetching water. But it's too risky to send your girl alone or leave her at home alone. You hand her a two-gallon jug while you put the yoked five-gallon buckets on your shoulders and hoist up your two-year-old son. You set off on a two-kilometer trek for the liquid of life and possibly death. Because of the Covid 19 Virus, the government tells you to stay home, but you have to have water and there is only one way to get it. Imagine that.

842 000 people are estimated to die each year from diarrhea as a result of unsafe drinking-water. (World Health Organization, Regional Office for Africa website.)

With the help of our donors, we can make the water, so laboriously procured, safe. By providing proven filter systems, we can enable families to make their water fresh and drink it without fear.

In 2020 MPA planned to expand the clean water program throughout our partner network. We hoped to use our trips to Africa to train partners in the use of the filters, get feedback from the partners, and expand the distribution network. But the pandemic, by shutting off all travel, put our plans on hold. We agreed with our partners that pandemic relief had to be the priority for 2020 and shifted our energies to the emergency.

We have made good use of this unavoidable interruption in our clean water initiative by digging more deeply into the water needs, receiving more advice from those on the ground in Africa, and exploring additional technologies which might be used to increase the supply of safe water.

Our partners tell us:

- Water is expensive.
- Water should be boiled (when there is no other option) to be safe.
- Water often requires a walk of five kilometers (~3 miles) or more.
- Water fetching is usually assigned to the young girls in the family.

DID YOU KNOW...?

22%

of health care facilities in least developed countries have no water service, 21% no sanitation service, and 22% no waste management service.

- **\$2,199 funded in water filters to bring on future trips**
- **Because of the pandemic 100% of partners postponed water efforts to address emergency needs**

Stay tuned in 2021 for more progress in redefining and expanding MPA's Water Program as we test, adapt, and improve the role microfinancing principles can play in offering a hand up to clean water.



SAFE WOMAN PROGRAM

Because of barriers that impede their ability to seek proper health care for themselves and their babies, too many mothers die in childbirth or develop an obstetric fistula (a complication that occurs at delivery; see below).

The Safe Woman Program was born out of the unacceptably high maternal mortality rate in Uganda that stemmed from limited access to health care resources, lack of education, extreme poverty and remote distance from healthcare facilities; barriers outlined by the World Health Organization (WHO) in 2019. In rural Uganda, many of these barriers are in play; only 44-53% of pregnant women are delivered by a skilled birth attendant.

Our Safe Women Program has four components: 1) to diagnose high-risk obstetric conditions that place a mother's life in peril and to educate mothers about obstetric fistula and the importance of delivering at a village health center (VHC); 2) to address the barrier of poverty that prevents mothers from seeking health care; 3) to offer piggery project microfinancing or 4) traditional microfinancing opportunities to post-fistula women who have undergone repair of their obstetric fistula to provide a means of financial security.



WHY IS THIS PROGRAM IMPORTANT?

375 Ugandan mothers die per 100,000 live births compared to 18 mothers in the United States.

OBSTETRIC FISTULA /əb'stetrik/ /fisCH(ə)lə/ is an abnormal opening between a woman's genital tract and her urinary tract or rectum, directly linked to one of the major causes of maternal mortality: obstructed labor. Women who experience obstetric fistula suffer constant incontinence, shame, social segregation and health problems. (World Health Organization Ten Facts on Obstetric Fistula)



PARTNERS IN THE FIGHT:

The first two components comprise the Safe Birth Project. In 2015, Dr. Sharlene Teefey, professor of radiology at Washington University in St. Louis, was tasked by Bishop Kaggwa of the Masaka Diocese to address this problem.

After a year of planning, the Safe Birth Project was launched in Masaka, Uganda in January of 2017. Village health centers (VHCs) were equipped with ultrasound machines and midwives were trained to identify three high-risk obstetric conditions (twins, placenta previa-placenta covering the birth canal and abnormal fetal position) that would mandate referral to a health facility with an obstetrician. Small studies have shown that incorporation of ultrasound into antenatal visits increases the number of pregnant women who attend clinic and deliver at a VHC. We also work with the midwives to teach mothers about the cause of obstetric fistula and the importance of delivering at a VHC. We now have over 40 midwives trained in basic obstetric ultrasound, a hired sonographer whose full-time job is to teach the midwives, and 18 village health centers with ultrasound machines provided by Mindray, an ultrasound company we partnered with.

Our data from six VHCs 6-9 months after the introduction of ultrasound showed a 67% rate of increase (2116 to 3536) in the total number of antenatal visits and a 96% rate of increase (464 to 908) in the total number of deliveries as compared to 6 months before the introduction of ultrasound.

Despite integrating ultrasound into antenatal visits, pregnant women struggled to pay VHC fees. Thus, in 2018, MPA introduced microfinancing to the VHCs. After VHC staff identify impoverished pregnant women, an extension worker hired by MPA trains mothers in microfinancing (animal husbandry - pigs) and piggery management which provides mothers with a source of income to pay for their health care. The VHCs also were encouraged to start back-up projects (rentals - rooms, tents and chairs) to sustain the animal husbandry projects. Although we could not travel to Uganda after January of 2020 (our last trip), we have learned that mothers are coming to the VHCs and are able to pay for their health care services because of this program.

SAFE WOMAN PROGRAM



FLEXIBILITY: SWAP

The SWAP (Safe Woman Alternative Project) project was designed as an alternative for women who underwent a fistula repair but did not want or could not accept a pig. These women were granted funding to begin a small retail business, and MPA hired a field worker to train the women in retail and business management. All these women were welcomed into established microfinancing groups who provided further support through loans, collaboration and income from group projects. The SWAP groups have been challenged by the COVID lockdown, an inability to get products to market, lack of a market, price fluctuations, high transport costs of produce and an inability to meet. Despite these challenges 15 additional SWAP groups have taken in an additional 169 post-fistula women. There are now 277 PFW in 40 SWAP groups.



FLYING PIGLETS

Our Post Fistula Piglet Project was begun in 2014 by Bishop Kaggwa; women who had a fistula repair were gifted a piglet (with the expectation of paying two back to the project) to provide a means of income. Prior to repair, these women were shunned by their villages; this project gave them a new start. MPA hired a field worker to train the women in piggery and business management. Since 2014, MPA has funded 889 pigs. Although 2020 was a difficult year due to the COVID lockdown, 66 pass-on pigs were retrieved for the project and MPA funded 182. There were also many successes during 2020; post fistula women began encouraging other women with an obstetric fistula to go for repair, PF women were being sought out for their expertise in piggery management, and PF women began passing on piglets to their friends.



When Patricia became pregnant with her second child, she could not afford prenatal care or delivery at a health center. During her labor, Patricia experienced an obstetric fistula. For 6 years, Patricia suffered with the fistula condition until her friend told her about some people she knew who had a similar condition and were repaired at the Hospital in Kitovu. Patricia received the surgical repair, joined the piglet project and is selling piglets, and also bought two local chickens which she began to rear at home.

- **\$70,325 funded on all 4 projects**
- **169 post-fistula women received funding for loan projects**
- **66 post-fistula women received piglets**
- **1,254 women embraced post-fistula women as members of their savings and lending groups**
- **9,961 women and family members benefited from SWAP/Piglet projects**

EDUCATION PROGRAM

TRAINING

Imagine that you are the CEO of a multi-state business. You cannot be everywhere at once, so you administer your business through local teams. To further implement your mission, you send specialized trainers to the teams to monitor and strengthen their efforts toward success. MPA operates in a similar way. During 2020, MPA continued to foster and strengthen our partner groups' ability to implement our common mission, whether it be loans, education, safe women, safe water, or emergency pandemic relief. We also strengthened and expanded our team of trainers who coach and encourage the partner groups. We call these consultants our Sandals On The Ground (SOTG)



OUTCOMES OF PILOT SCHOLARSHIP PROGRAM

- \$46,000 distributed for pilot
- 87 students assisted
- 47 mentors assisted
- 5 partner groups participated



DIRECT DONOR SCHOLARSHIPS

The countries of Sub-Saharan Africa have the most youthful populations in Africa. This demographic fact stretches family resources thin and requires more children to work rather than attend school, perpetuating the cycle of poverty from generation to generation.

In response, some MPA board members and donors, after traveling to Africa, have become financially committed to specific programs, students, and schools which they have visited. In 2009 MPA began serving as the conduit for these donor-directed grants to programs of their choice among our mission partners.

These direct donations have sponsored students from primary school through a university education in Kenya, Uganda, Tanzania, and the Congo; and to date has helped 37 students with \$28,519 for tuition, books, and school supplies. In 2020 these scholarship recipients included students in the health sector, information technology, food science, and agronomics. During the pandemic, direct donors have provided higher level students with laptops for online learning.



MPA SCHOLARSHIPS

In 2020, MPA began a new scholarship program based on feedback from the partners and requests for increased assistance. Under this scholarship initiative, the MPA Partners manage the program. The Partners determine the entrance criteria and select the students. The Partners choose mentors for the students and report to MPA on their progress twice a year.

The MPA scholarship program incorporates microfinancing into the students' education in age-appropriate ways, to make sure their education remains focused on real solutions to poverty.

EDUCATION PROGRAM

SR. BARBARA MOORE SCHOLARSHIP

Sr. Barbara Moore, CSJ, was the first sister of color to join the Sisters of St. Joseph of Carondelet in St. Louis. For years she sat on MPA's Religious Advisory Board. She always has been very passionate about MPA's Safe Woman Program and had traveled with Sister Toni to Africa in 2008. Therefore, in her honor, MPA launched a scholarship program that provides a one-month training course in obstetric ultrasound and machine knobology to a select number of midwives who received advanced certificates of recognition for their skills in scanning mothers.



HOPE RESTORED

At just 12 years old, Perfect Nyoni approached our partner in Zimbabwe and asked for an opportunity to work for a job in exchange of payment of school fees! The CPS sisters made inquiries about him leading up to his enrollment in the scholarship program. Perfect stays with his parents and siblings in a squatter settlement in Bulawayo. Perfect, who demonstrates an incredible spirit of compassion, pays forward by helping his elderly neighbor fetch water.



Perfect Nyoni outside his home in Zimbabwe.

- **\$152,560 funded for education**
- **\$74,519 given in new MPA Scholarships**
- **132 students able to attend school**
- **\$564 spent per MPA Scholar**

GRANTS FOR EDUCATION

In 2019 MPA received a grant to help 50 young ladies at St. Francis School in Tanzania to get funds for scholarships for vocational training and to purchase sanitary wear. In addition, these students got microfinancing and business training under this scholarship.



The graduation of so many girls called for a colorful ceremony to celebrate their achievement. The girls demonstrated their culinary training by preparing and serving a five-star buffet for their parents and guardians.

In 2020 the School Sisters of Notre Dame granted \$10,000 to fund a new cohort of young ladies in the vocational school. By including courses in microfinancing and business management in the girls' curriculum, the school is empowering students to become entrepreneurs upon graduation. Anticipating this outcome and to help to make it happen, MPA has set aside a portion of the grant for micro-loans for graduates who wish to start small businesses and for the support of Sister Aloysi Nyange, CPS, who will be mentoring these young entrepreneurs.



Together We Rise

AIDING IN A TIME OF ONGOING CRISIS

2020 was a difficult year for our partners due to the pandemic and cycles of drought and flooding which destroyed crops in the field. The government-mandated COVID-19 restrictions negatively impacted the lives of ninety percent of our members. The restrictions shut down the informal markets vital to their small businesses. In many cases, the pandemic reduced life to a desperate scramble for food. Using our established networks within the poorer communities, MPA was able to assess the needs and initiate a timely response.

During the first half of 2020, MPA quickly sent emergency funds to prevent starvation among our partners and their families. We followed up with money for soap and sanitizers and other pandemic-fighting supplies. Then we did what we could to help our partners safeguard their hard-won small business achievements.

Our partners' response to the many challenges they faced in 2020 can be described in two words: resilience and resolve. In every instance, they insisted on forging ahead with their business efforts even as they struggled against the life-threatening virus. Their response meant that our aid would not only address their emergency needs but would help their micro-financed enterprises outlive the virus.

To date, MPA, through our generous donors, has provided over \$200,000 in emergency aid to more than 22,000 partners representing over 132,000 family members. (These numbers do not include our Cow projects or the Safe Women programs).



Mother and child in Mathare slum, facing starvation and eviction due to COVID-19 lockdown.

Looking ahead to 2021, we anticipate a great need for continuing support. We see COVID-19 vaccinations in many parts of the world; in Africa, access to this medical relief is scarce.

The great hardships for many families in extreme poverty will continue. Our partner programs will continue to strategically assist as many individuals as possible. MPA will continue to step up in 2021.

\$204k

SENT IN EMERGENCY RELIEF
SUPPORT TO PROVIDE PERSONAL
PROTECTIVE EQUIPMENT AND FOOD

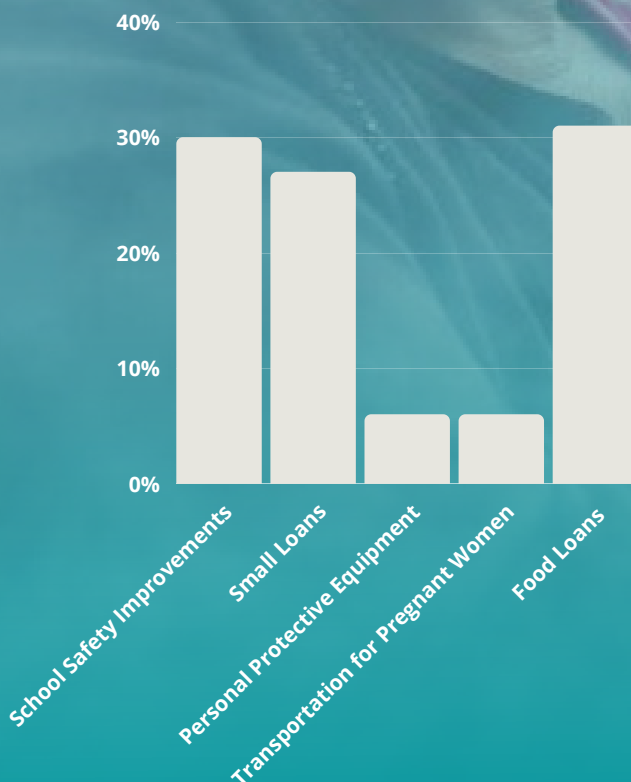
THE NEED BY THE STATS

78% \$45

report challenges in
supporting their families
during COVID-19

per month is the
average income with
between \$2 and \$40 in
average savings per
member

2020 CRISIS RELIEF FUNDING ALLOCATION



MPA Broadens Horizons

STEPPING UP WHERE THE NEED IS GREATEST: OUR NEWEST PARTNERSHIPS



Owiru Betty used a \$82 loan to sell fish at the market. Now she provides her family 2 meals each day and is able to save \$2.36 each month.

SACRED HEART SISTERS PARTNERS

Over 500,000 refugees from South Sudan are encamped just across the border in northern Uganda. They came with only what they could carry and are now struggling daily to turn the refugee camp into a thriving community. The Sacred Heart Sisters provide social services to the refugees and have begun mentoring small groups in microfinancing the MPA Way.



Aceng Betty came to the refugee camp from northern Uganda, fleeing from the prospect of early marriage. She plans to serve other vulnerable children upon graduation.

MARIAN BROTHERS

Refugees from the Goma region of the Democratic Republic of the Congo have made their way to western Uganda to settle in temporary encampments which are temporary only in title. The Marian Brothers provide social services to groups within the 2 million-plus refugees, as well as to Ugandans who live in the area but are struggling in extreme poverty. The brothers have begun to mentor small groups in microfinancing the MPA way, encouraging them to save in small groups and embark on small income projects.



Annet Kubuuka sold everything she had to start a nursery school. With a small loan, she has improved the school and is teaching more children.

UNDER THE SAME TREE

Under the Same Tree combines scholarships and microfinancing in a unique way. The members save together in small groups and receive small loans for income projects. As members participate and support each other and stay current on their loan repayments, they are eligible for stipends for education for their children. MPA's role to date has been to support UTST with the loan program.



Beatrice Atieno took a loan of \$18.25 to stock her shop with milk, bread, sugar, rice, and spices and to start a poultry project. She feeds her family 3 meals daily.

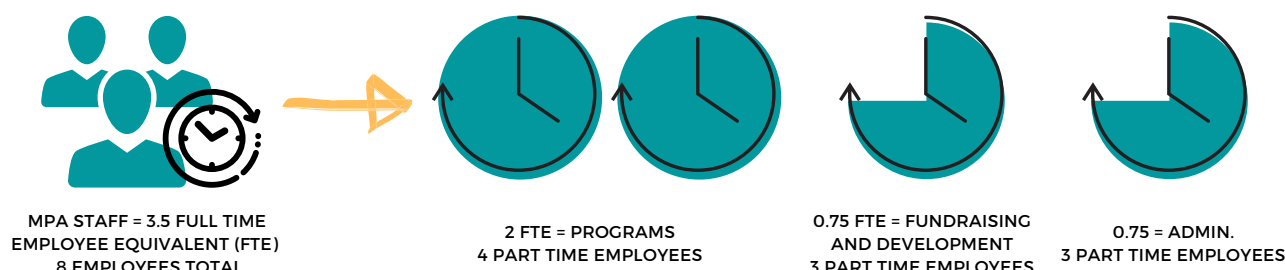
MAKINA COMMUNITY DEVELOPMENT PROGRAM (MACODEP)

Members of MACODEP have formed a SACCO (savings and credit community organization, much like a credit union) and have begun saving and taking small loans. Founded by Dr. Andrew Otieno, a former leader within Jamii Bora, MACODEP serves two locations: Kibera slum in Nairobi, and Got Osimbo near Kisumu, both in Kenya. MACODEP also operates a bore hole group-income project to access water, a poultry project, a clinic, and a children's orphanage. MPA provided support in 2020 toward emergency relief, scholarships, and the small loan program.

WHO WE ARE

Eight people, each contributing specific expertise, comprise our small but mighty team. Seven of us are part-time, ranging from 10-20 hours per week. Our newest team member, Prim, is our first full-time employee. Add up all our hours, and MPA's headquarters staff adds up to 3 ½ full time equivalents (FTEs).

We are currently organized in this way:



MEET PRIM

Prim Mungwari grew up in Zimbabwe, where she trained as a human rights lawyer and worked extensively in the field of women's rights. She holds a Masters in Public Policy from Central European University—Budapest and a Masters in U.S. Law from Washington University—Saint Louis. Her background in advocacy, policy, and program/grant management makes her particularly well qualified as MPA's Program and Grants Manager, our first full-time role.

"Thanks to my parents, I stayed in school and worked hard. With age I learned that this commitment might not be enough for success, or even survival, in a failing economy. 72% of Zimbabweans live below the poverty datum line, despite working very hard. This is why I love MPA. We can give parents a chance to feed their families, to earn reliable incomes, to accumulate savings, to access health services, and to send their children to school! MPA gives communities like mine a chance. I am honored to be part of the team making change."



2020 Board of Directors

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TIM BUBENIK - VICE PRESIDENT
JULIE SHEARBURN - SECRETARY
CHRISTINA ANDERSON - TREASURER
SR. ANTOINETTE TEMPORITI, CPPS - FOUNDER
DICK ARNOLDY
RYAN BRENNELL
JULIE GUNDLACH
LINDA HALL
FR. BRAD MODDE
SHARLENE TEEFEY, M.D.
KRISTI VRTISKA

Staff

SR. ANTOINETTE "TONI" TEMPORITI, CPPS - FOUNDER
KELLY BEACHAM - OFFICE MANAGER
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ANDI HALL - PROGRAM MANAGER
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Partnership Leaders

BUWEA - REGINA MAJALIWA
COW PROJECT - MASAKA - FR. PETER SSENKAAYI
COW PROJECT - MITYANA - FR. SIMON PETER KYAMBADDE
CPS PARTNERS - SR. MARY PAUL WAMATU, CPS
JAMII BORA/YAWEZEKANA - INGRID MUNRO
SAFE WOMAN - PIGLET PROJECT, SWAP, SAFE BIRTH, CLINIC GROUP PROJECTS -
SHARLENE TEEFEY, M.D. AND FR. GEORGE SSEMMOMBWE
BREEDING FARM FOR COWS AND PIGS - FR. GEORGE SSEMMOMBWE
SHS PARTNERS - SR. CHRISTINE JOHN, SHS
MARIAN BROTHERS - BR. WILBERT ACUMA
MACODEP - DR. ANDREW OTIENO
UNDER THE SAME TREE - KAITLYN GRESHAM

OPPORTUNITY AWAITS YOU

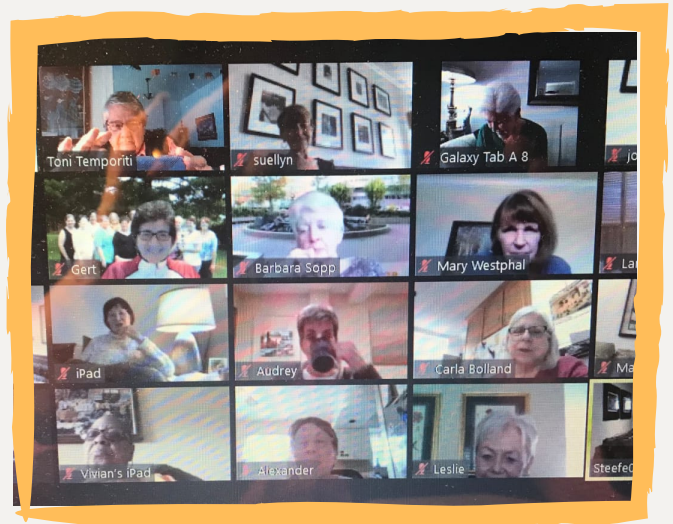
FUNEKAS

The Funekas, a special group of MPA volunteers, work behind the scenes by writing thank-you notes, staffing events, and preparing mailings. Masked up and spread out, they have been working right through the pandemic. Funekas is Xhosa for "The Wanted Ones". We surely want them and their faithful service to our mission. We asked the Funeka members why they keep coming back to MPA and the Funeka gatherings; these are some of the responses we received:

"I like the concept of helping people help themselves."

"I am fascinated by the concept of microfinance loaning. It is such a humane way to help people get out of poverty. When you don't have ability to borrow money, this is such a simple way to help people borrow."

"Remember there is FUN in Funeka!"



"We are wanted because we can share faith and prayer and joy not just with one another but with the world. My trip to Africa made me see how grateful people are for the work we do."

WAYS TO GET INVOLVED

To learn more, call Heather Cammarata or Julie Gundlach at 314-776-1319, or email info@microfinancingafrica.org. We'd love to hear from you and share ideas about how to get involved.



GIVE MONTHLY

A little can go a long way! Giving even \$5 a month can supply a family with clean water.

LEAVE A LEGACY

Make a planned gift through your estate, IRA, or stock account. It's a special way to leave a lasting legacy.

GIVE AN ALTERNATIVE GIFT

Who needs more clutter or one more silly gift? Go to microfinancingafrica.org to give an "alternative gift" to someone. A cow or a pig is a great way to show you care!

SET UP A BIRTHDAY FUNDRAISER ON SOCIAL MEDIA

Using Facebook's fundraiser function is easy — and a great way for others to honor your birthday!

HOST A "SUNDOWNER"

Invite friends and family over for an introductory presentation from MPA, snacks, and camaraderie.

JOIN OUR WOMEN FOR WOMEN GROUP

Partner with like-minded women, pooling monthly donations to support our female-based programs.

SUPPORT WITH AMAZON SMILE

Amazon takes 0.5% of each eligible purchase and donates it to a charity of your choice. Set up on Amazon, or ask us how!

LEVERAGE MATCHING PROGRAMS

Double your impact by checking with your employer to see if your gift is eligible for matching.

FUNDERS LIST

Foundation and organization support is more important than ever in helping MPA realize its mission. And we want to pass on to you the many expressions of gratitude we have received from our partners in Africa. In a very trying year, you have been terrific.

We make every effort to acknowledge your contributions accurately and completely. If you discover an error or have a question about your giving, please contact us.

In aggregate, these foundations and organizations provided funding of \$166,872, of which \$92,662 were grants, to bolster our mission. We are so grateful.

Adorers of the Blood of Christ
AJH Foundation
ARCO/Murray Construction Company
ARCO National Construction Company
Bernstein Foundation
Case Parts Company
CISCO-Bright Funds
Charities Aid Foundation of America
FHC Foundation
Good Shepherd Lutheran Church
Gotta Have Hope
Greater St. Louis Community Foundation
Gulf Coast Community Foundation
Halo Investments
Mary Mother of the Church
Network for Good
Parkside Financial Bank & Trust
Pfizer Foundation
Richard and Harriet Glickman Charitable Trust
SC Ministry Foundation
School Sisters of Notre Dame
Schowalter & Jabouri
Simmons Hanly Conroy
Sisters of Charity
Sisters of Mercy of the Americas
Sisters of St. Joseph of Carondelet
Sisters of the Most Precious Blood—O'Fallon, MO
St. Simon the Apostle Church
STIFEL
The Frank Pernel Foundation
The Gentry's Landing
Trio Foundation of St. Louis
U.S. Bank Foundation
Ursuline Nuns of The Parish of Orleans
Vitchelo
Wong Family Foundation
Woodard Community Service Charitable Fund
Zonta Club of St. Louis



Does your company match donations? Microfinancing Partners in Africa can provide you with all the needed documentation to make sure your company can boost your gift.



FUNDERS LIST

Microfinancing Partners in Africa relies on the generous support of donors to fund its partner projects in Africa. Through their deep generosity, MPA donors secure the possibility for our partners to rise out of poverty with dignity. With your support, we can get one step closer to ending poverty.

In Africa the Big Five game animals are the rhinoceros, leopard, lion, elephant, and Cape buffalo. The term was coined by big-game hunters, and refers to the five most prized animals in Africa. We gratefully acknowledge MPA's following donors—our "Big Five."



KIFARU (\$20,000+)

Dick & Nancy Arnoldy
Jeffrey & Rebecca Cook
Bruce Edenton
Walter Holmes & Virginia Melenez
Joseph & Mary Stieven
Dr. Sharlene Teefey



NYATI \$1,000-2,499

Michael & Gayle Ashley
Sandra Bellon
Rhonda Belue
Mary Lou Bennett
Dr. Barbara Black
Jerry Shen & Bridget Brennan
Joseph & Linda Buehler
Gail & Walter Cammarata
Rick & Betty Cammarata
Nancy Inman & Rudi Cavataio
John & Elizabeth Cole
Denise Coughlin
Sr. Anna Covely
Laura Curran
David Danis
Stanley Erb
Rev. Timothy Foley
Al & Liz Gallegos
Charles & Corrine Galli
Amy Garrett
Cathy & Francis Goellner
Jim & Mary Grundel
Julie Gundlach & Dan Young
Brian & Kris Hogan
Carl & Tara Hogan
Thomas & Marilyn Keeline
Mary Kellogg
Barry & Debbie Koenemann
Glennon Kraemer
Greg J Lane
Christy Cammarata & Misty Likis
James Huff & Annette Malone
Leslie Conway & Frank Matula
Fr. Brad Modde
C. Austin Moore
Patrick & Elizabeth Moore
William & Margaret Moskoff
Gerry & Pat Nathe
Mary Lee Moser & Karl Newmeyer
Edward & Meredith O'Connor
Steve Prozorowski
Chris Reilly
Tony & Eva Roeschlein
Barbara Rust
Frank & Lisa Sanfilippo
Thomas & Nancy Schaeffer
Thomas & Gina Schlatter
Larry & Beverley Schnurbusch
William & Julie Shearburn
James & Mary Shepardson
George & Doris Straetker
Francis & Ruth Stroble
Patricia Talley
Michael Temporiti
Sr. Toni Temporiti, CPPS
Gene & Dianne Unverfehrt
John & Rev. Nancy Wagner
Vince & Liv Wall
Kenneth Weindel
Bob & Peggy Wieck
Sr. Caroljean Willie, SC



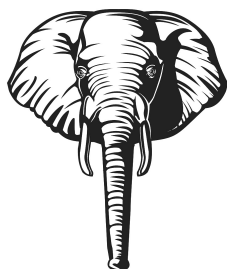
CHUI \$10,000-19,999

Diane Allen
John Barnerd
Michael & Mary Houlihan
Constance Lohr
John & Karen Temporiti
John & Katie Temporiti
John & Joan Vatterott
Ray & Laurie Van de Riet



SIMBA \$5,000-9,999

Patricia Balke
Mark & Heather Cammarata
Alexandr Demchuk
Bruce & Gloria Holland
Steven & Mary Frank
Christopher & Margaret Gale
Byron Moser & Janet Eto
Thomas & Kelly Pollihan
Joseph & Elizabeth Pomeranke
James & Carol Prag
Nick & Jennifer Tompras
Adrien & Erica Webb
Stan & Nancy Wieberg



TEMBO \$2,500-4,999

Kay Bidinger
Michael & Joyce Bytnar
Joseph & Charlene Connolly
Hillary Elfenbein
Jim & Lisa Hannon
Eric Garen
Fr. Bob Gettinger
James & Shanta Keeven
Rosemary Denson & Susan Kohl
Don & Maria Kukla
Philip & Cecilia Merkel
David Murphy
Al & Marsha Rheinneckner
Mike & Sara Robbins
Lee & Jordan Stellakis
Charles & Joyce Woodard

ALTERNATIVE GIFTS

Alternative gifts represent funding to one of MPA's five program areas. They are a profound way to give a gift to a loved one, while at the same time giving a hand up to help someone climb out of poverty. These gifts give twice—they celebrate the recipient and they change lives in Africa. Visit microfinancingafrica.org/alternative-gifts to shop our full collection of alternative gifts.



SELECT AN ALTERNATIVE GIFT

Are you tired of giving yet another ugly sweater? When you give an alternative gift you are directly impacting a community that needs it most. Each donation is tax-deductible, supports programs that need it most and makes a lasting impression.



YOUR GIFT CHANGES LIVES

When you make a donation by purchasing an alternative gift, we are able to continue the mission of our programs that benefit hardworking families throughout Africa.



SHARE THE HOPE

When you purchase an alternative gift, we will provide you with a downloadable card to gift to your honoree.



GIFT OPTIONS

Throughout the year we offer a full catalog of alternative gifts centered around each of our five programs as well as handmade goods directly from Africa.

LETTER FROM THE FOUNDER



Sister Toni Temporiti and Sharlene Teefey, MD hand over a piglet to a post-fistula woman.

Dear Friends,

As I reflect back on the year 2020, I am amazed that we made it through these challenging times. I am so grateful to all of you who have played an important role in the success of MPA.

I ask myself, "What am I learning and what is this year trying to teach me?" I would like to share a few of my reflections.

I have a deeper respect for life, family, community, and friends.

- I took for granted celebrating birthdays, giving hugs, visiting the sick and dying.
- I took for granted traveling to Africa to see the growth of our projects, the joy of students, the faces of people so grateful to welcome us "home."
- I have been overwhelmed by the concern our friends in Africa have expressed because of how the COVID-19 has affected us here in the States.
- I have a new appreciation for virtual communication. Through ZOOM, MPA has met with our Board of Directors, the Religious Advisory Board, the Funekas as well as our many committees.
- The Gala and other fundraising events also became virtual ZOOM events. And beyond my wildest dreams, these have been successful, thanks to your willingness to participate.
- And most incredibly, we have hosted several ZOOM meetings with our Sandals on the Ground in Africa who monitor the activities of our Partners there.

Even in the darkest moments, I have seen creativity abound as many of the small businesses of our partners have shut down because of the food shortages, yet new ones have developed.

As I write this letter, I have learned of the death of our dear friend Bishop Emeritus John Baptist Kaggwa of the Masaka Diocese in Uganda on January 20, 2021. I first met Bishop Kaggwa in 2008. As a child, one of 14 children, he often could not pray because of hunger. He promised God that if he ever could, he would work with people who were poor, no matter their religious, ethnic, or tribal affiliation. His dreams became a reality with the Cow Project in his diocese. By sharing his dream with MPA, the three cows with which he began are now over 1100. His care and concern for women with obstetric fistula led to the Post-fistula Project and the Safe Woman Project. Those of us who met Bishop Kaggwa here in St. Louis or in Uganda would surely join me in affirming that our lives have been changed by his friendship.

As we end our fourteenth year and begin the celebration of our fifteenth year, we are grateful and humbled by your faithfulness to our sisters, brothers, and families in Africa. In good times and in hard times, you have been here with us. How grateful we are at MPA for your continued support, care, and love.

With hope,

Sr Antoinette Temporiti, CPPS

Toni Temporiti, CPPS
MPA Founder



Bishop John Baptist Kaggwa and Sister Toni Temporiti at MPA's African Gala Dinner Auction in 2016.

HIGHLIGHTS OF WHAT'S INSIDE

OUR RESPONSE TO COVID-19

As our partners faced COVID-19, read about how we aided communities with the support of over \$200,000.

UPDATES FROM OUR EXPANDED COW PROGRAM

With the success of our Cow Program, we've expanded to new regions of Africa. See how farmers are receiving a "living loan" as our program continues to grow.

HIGHLIGHTS FROM GIVING CLEAN WATER FILTERS

Clean water for all! Read about our ongoing efforts to ensure communities throughout Africa have access to clean water.

ZOOM FROM AFRICA

We were suddenly and unexpectedly unable to travel to visit our programs in Africa. Read how we turned to Zoom to connect and see our programs grow.



MicroFinancing Partners in Africa is a GuideStar Platinum member. A GuideStar Seal of Transparency indicates that a nonprofit has provided key information in its Nonprofit Profile. By providing up-to-date information, nonprofits allow potential donors and funders to make educated decisions about the work they do to make the world a better place.

LOOKING AHEAD

UPCOMING EVENTS

**CHALLENGE MATCH
SUMMER FOR
SCHOLARSHIPS**
JULY 1—AUGUST 31, 2021

**WOMEN FOR WOMEN
NETWORKING EVENT**
DECEMBER 7, 2021

16TH AFRICAN GALA
APRIL 30, 2022

Stay tuned for more
events throughout 2021
by visiting our website
microfinancingafrica.org